

EXHIBIT D

INFORMATIONAL STATEMENT



RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-9063

6-692-32593-0039241-008-000-001-000-000



CHRISTOPHE B PEMENTAL
JOHN B ENNIS
1200 RESERVOIR AVE
CRANSTON RI 02920-6012



Sign up for eCorrespondence

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday; 8 a.m. - 8 p.m. CT
Friday; 8 a.m. - 6 p.m. CT and Saturday; 8 a.m. - 2 p.m. CT
MyNationstar.com

Your Dedicated Loan Specialist is Lauren Dunmon and can be reached at (877) 782-7612 EXT. 4670012 or via mail at:
8950 Cypress Waters Blvd, Coppell, TX 75019

Statement Date:	08/18/2015
Loan Number:	0596836223
Payment Due Date:	09/01/2015
Amount Due:	\$92,955.39

If payment is received on or after 09/17/15; \$34.45 late fee will be charged.

Pay Online Now

Property Address:
17 AND 19 STANLEY AV
BARRINGTON RI 02806

This statement is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a discharged debt from you, or as a demand for payment from any individual protected by the United States Bankruptcy Code. If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and is not an attempt to collect a debt. Please note, however Nationstar reserves the right to exercise its legal rights, including but not limited to foreclosure of its lien interest, only against the property securing the original obligation.

If you do not wish to receive this monthly informational Statement in the future, or if you have any questions regarding this accounts, please call 877-782-7612.

Account Information

Interest Bearing Principal Balance	\$315,000.00
Interest Rate(Until 11/01/2015)	2.625%
Escrow Balance	-\$31,580.47
Prepayment Penalty*	
*Nationstar Mortgage LLC will not assess a prepayment penalty at any time in the event you would like to pay part or all of your mortgage balance.	

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Explanation of Amounts Payable

Principal	\$0.00
Interest	\$689.06
Escrow Amount (for Taxes & Insurance)	\$586.03
Optional Products and Services	\$0.00
Regular Monthly Payment	\$1,275.09
Total Fees and Charges	\$661.96
Overdue Payment(s)	\$91,018.34
Total Amount Due	\$92,955.39

Lender Paid Expense Summary

	Activity Since Last Statement	Total
Property Inspections	\$15.00	\$1,459.00
Maintenance	\$0.00	\$200.00
Prior Lender Expenses	\$0.00	\$5.00
Total	\$15.00	\$1,664.00

Past Activity Breakdown

	Payments Rec'd since 07/21/2015	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes & Insurance)	\$0.00	\$0.00
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Lender Paid Expenses	\$0.00	\$0.00
Partial Payment (Unapplied)**	\$0.00	\$0.00
Total	\$0.00	\$0.00

Transaction Activity (07/21/2015 to 08/18/2015)

Date	Description	Total	Principal	Interest	Escrow	Other
08/18/2015	Legal Fees	\$759.50				\$759.50
08/18/2015	Property Inspections	\$25.00				\$25.00
08/18/2015	Legal Fees	\$3,216.50				\$3,216.50
08/18/2015	Legal Fees	\$1,200.00				\$1,200.00
08/18/2015	Legal Fees	\$2,701.22				\$2,701.22

Important Messages

(See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY



MyNationstar.com

PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON.
CHRISTOPHE B PEMENTAL

ACCOUNT NUMBER	TOTAL AMOUNT DUE*
0596836223	09/01/2015 \$92,955.39

WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.*

PAYMENT DUE IF RECEIVED ON OR AFTER
09/17/2015 \$92,989.84

NATIONSTAR MORTGAGE
PO BOX 650783
DALLAS, TX 75265-0783



ADDITIONAL ESCROW \$ _____

**ADDITIONAL PRINCIPAL \$ _____

**TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH**

**All amounts must be paid in full before additional principal reduction can be made.

IMPORTANT PAYMENT INFORMATION

- * It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Please write your loan number on your check or money order and mail to the payment address as provided in the Contact Information section below.
- * Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the Contact Information section below.
- * Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduced payments be applied. When Nationalstar Mortgage receives a payment, it is applied in excess of a principal amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- * Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/lease unless amount tendered satisfies all amounts due and owing on the account.
- * A Schedule of Fee for Select Services may be found on our website at [MyNationstar.com](#).

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at: Nationstar Mortgage LLC, Attn: Military Families, P.O. Box 619098, Dallas, TX 75261-9741, fax 855-850-0227 or email MilitaryFamilies@nationstarmail.com. Be sure to include your loan number with the copy of the orders.

Please visit our website at [MyNationstar.com](#) for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your loan account an insufficient funds fee of up to \$30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: <http://www.hud.gov/offices/his/hfc/hccp/pdf14.cfm>, or by calling the HUD toll free number 1-800-559-4207 (toll free TDD number 1-800-877-5339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrowers may file complaints about the Servicer with the New York State Banking Department, or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736, or by visiting the Department's website at [www.dfs.ny.gov](#). Nationstar Mortgage LLC is registered with the New York Superintendent of Banks.

Nationstar Mortgage may report your account to the major credit bureaus. Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

- Auto-Pay** allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Nationstar Mortgage does not charge a fee to activate this service. Call 1-888-480-2432 for more information or visit our website at [MyNationstar.com](#).
- Online Payment** allows you to log on to your account anytime to make a payment. There is no charge for this service if the payment is made within 9 days of the due date. Log onto [MyNationstar.com](#).
- Speed-Pay** is a pay-by-phone service, which allows you to select the payment processing date. Call 1-888-480-2432. Have your checkbook available to refer to when making your Speed-Pay payment. There will be a fee up to \$19 for this optional service.
- Payment by Mail** detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.
- MoneyGram ExpressPayment** ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Nationstar Mortgage loan number. The MoneyGram Receive Code is ***1670***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.
- Western Union QuickCollect®** ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Nationstar Mortgage loan number, indicating:

Pay to: Nationstar Mortgage Code City: Astar State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

Customer Service: 1-888-480-2432, Monday through Thursday 8 am – 8 pm, CT, Friday 8 am – 6 pm CT, and Saturday 8 am – 2 pm CT
[Calls may be monitored and/or records for quality assurance purposes]

24-hour automated account information: Log on to [MyNationstar.com](#) OR call 1-888-480-2432

Mailing addresses: for Nationstar Mortgage are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/ QWR:	OVERNIGHT DELIVERY: CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 650783 Dallas, TX 75265-0783	P.O. Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd Coppell, TX 75019	PO Box 7729 Springfield, OH 45501-7729	PO Box 961229 Fort Worth, TX 76161-0229	P.O. Box 619094 Dallas, TX 75261-9741 Fax (817) 826-1861

"PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:
Nationstar Mortgage, P.O. Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA, as follows: Qualified written request: defined. (i) a qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. (ii) A written request does not constitute a qualified written request if it is delivered to a servicer more than 1 year after either the date of transfer of servicing or the date that the mortgage servicing loan amount was paid in full, whichever date is applicable.

Nationstar Mortgage LLC, its affiliates, successors or assigns or their officers, directors, agents, or employees, are neither liable nor responsible for nor make any representation regarding the products or services offered on any enclosed inserts.

**CHANGE OF ADDRESS OR TELEPHONE NUMBER**

Check the appropriate box:

Mailing Address

Telephone Number

Loan #: _____

Borrower's Name: _____

Co-Borrower's Name: _____

Borrower's New Address: _____

Co-Borrower's New Address: _____

Authorized Borrower Number(s):

Home (_____) _____ **Mobile:** Yes No

Work (_____) _____ **Ext:** _____ **Mobile:** Yes No

Other (_____) _____ **Mobile:** Yes No

Signature Required: _____

Authorized Co-borrower Number(s):

Home (_____) _____ **Mobile:** Yes No

Work (_____) _____ **Ext:** _____ **Mobile:** Yes No

Other (_____) _____ **Mobile:** Yes No

Signature Required: _____

I consent to being contacted by Nationstar Mortgage LLC at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.



P.O. BOX 650783
DALLAS, TX 75265

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday: 8 a.m. - 8 p.m. CT
Friday: 8 a.m. - 6 p.m. CT and Saturday: 8 a.m. - 2 p.m. CT
MyNationstar.com

6-692-32593-0039241-008-000-001-000-000

Your Dedicated Loan Specialist is Lauren Dunmon and can be reached at (877) 782-7612 EXT. 4670012 or via mail at:
8950 Cypress Waters Blvd, Coppell, TX 75019



CHRISTOPHE B PEMENTAL
JOHN B ENNIS
1200 RESERVOIR AVE
CRANSTON RI 02920-6012

Statement Date:	08/18/2015
Loan Number:	0596836223
Payment Due Date:	09/01/2015
Amount Due:	\$92,955.39

If payment is received on or after 09/17/15; \$34.45 late fee will be charged.

Transaction Activity (07/21/2015 to 08/18/2015) continued from Page 1

Date	Description	Total	Principal	Interest	Escrow	Other
08/18/2015	Legal Fees	\$51.00				\$51.00
08/18/2015	Legal Fees	\$216.53				\$216.53
08/17/2015	Fee Assessed	\$84.42				\$84.42
07/29/2015	Property Inspections	-\$15.00				-\$15.00

"Lender Paid Expenses" are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Other Unpaid Fee(s)" include, but are not limited to, phone pay fees, convenience fees, and modification fees.

If you do not wish to receive paper statements, simply log into your account at MyNationstar.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at MyNationstar.com. There is no charge for this service if you schedule your payment within 9 days past your due date.



Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.
 Nationstar Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistant.law.af.mil/content/locator.php>.
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Nationstar reserves the right to exercise the legal rights only against the property securing the original obligation.